Certificate Number: 16199-MT-CC-034255471



CERTIFICATE OF COUNSELING

I CERTIFY that on March 19, 2020, at 5:09 o'clock PM EDT, Kara Zurliene received from CC Advising, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Montana, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 19, 2020 By: /s/Mary Dillon for Evaline Mutuku

Name: Evaline Mutuku

Title: <u>Credit Counselor</u>

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).